

**Burnt Hills-Ballston Lake Central School District**

**TO: ALL STAFF**

**FROM: Dacey Bonney (Ext. 108-5011)**  
**Amanda Gogis-Payroll (Ext. 108-5020)**

**SUBJECT: 2018-19 HEALTH & DENTAL INSURANCE DEDUCTIONS**

**DATE: July 1, 2018**

The current rates for all Medical Plans and the Dental Plan are listed below and will begin with the 9/21/18 paycheck. (These deductions are calculated by taking the monthly premium and multiplying it by 12 months, and then dividing it by 20 paychecks).

Monthly rates for all plans will continue to be on a July 1 to June 30 schedule and will not change until July 1, 2019. Please compare these rates to your insurance deductions in your first full paycheck beginning in September 2018. If you join a health or dental plan after September of any school year, your paycheck rate will be recalculated and will not be the same paycheck rate reflected on this sheet.

Plan		Full Monthly Premium	Monthly Employee Responsibility	12 month total	Employee Paycheck Contribution (20 paychecks)
<b>BS Trad 907</b>	Individual	\$1,153.37	\$490.93	\$5,891.21	\$294.56
	2Person	\$2,399.70	\$1,173.53	\$14,082.38	\$704.12
	Family	\$2,889.61	\$1,414.58	\$16,974.94	\$848.75
<b>Rx benefit: \$3 generic/\$6 Name Brand Retail /\$0 Mail order Prescription Plan</b>					

<b>BS PPO 815</b>	Individual	\$736.04	\$73.60	\$883.25	\$44.16
	2Person	\$1,532.71	\$306.54	\$3,678.50	\$183.93
	Family	\$1,843.79	\$368.76	\$4,425.10	\$221.25
<b>Rx benefit: \$5/20/40 Retail , 2 copays for 90 days mail order Prescription Plan</b>					

<b>CDPHP rates</b>	Individual	\$626.67	\$62.67	\$752.04	\$37.60
	2Person	\$1,247.34	\$249.47	\$2,993.64	\$149.68
	Family	\$1,661.73	\$332.35	\$3,988.20	\$199.41
<b>Rx benefit: \$5/20/35 Retail, 2.5 copays for 90 days mail order Prescription Plan</b>					

<b>Delta Dental</b>	Individual	\$44.42	\$4.44	\$53.30	\$2.67
	2Person	\$87.05	\$17.41	\$208.92	\$10.45
	Family	\$110.15	\$22.03	\$264.36	\$13.22